

Information to identify the case:

Debtor 1	<u>Dennis A Saunders Jr.</u>	Social Security number or ITIN	xxx-xx-0126
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-22409-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dennis A Saunders Jr.

5/7/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dennis A Saunders, Jr.
 Debtor

Case No. 12-22409-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: May 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2018.

db +Dennis A Saunders, Jr., 5023 Lexington Ave., Pennsauken, NJ 08109-1230
 cr +PNC Bank, PO Box 94982, Cleveland, OH 44101-4982
 513044713 Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
 514030363 ++CITIBANK, PO BOX 6030, SIOUX FALLS SD 57117-6030
 (address filed with court: CitiBank, NA., P.O. Box 688971, Des Moines, IA, 50368-8971)
 514015615 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 514023475 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 513044716 Citibank South Dakota NA, PO Box 653029, Dallas, TX 75265-3029
 513050160 Edna C. Saunders, c/o Burlington County Probation-Support, 50 Rancocas Road, PO Box 6555, Mount Holly, NJ 08060-6555
 513044719 +Ferry & Nicholas Inc, 1130 University Blvd, Suite 252, Tuscaloosa, AL 35401-0327
 513592800 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 513044724 +Midland Funding LLC, Arthus Nudelman Esquire, 425 Eagle Rock Avenue, Roseland, NJ 07068-1717
 513044725 +Midland Mortgage/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959
 513044727 +Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
 513044728 PNC Bank, PO Box 533510, Atlanta, GA 30353-3510
 513044729 +Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2018 23:47:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 07 2018 23:47:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: FORD.COM May 08 2018 03:03:00 Lincoln Automotive Financial Services, P.O. Box 6275, Dearborn, MI 48121-6275
 513044712 EDI: AMEREXPR.COM May 08 2018 03:03:00 American Express, Customer Service, PO Box 981537, El Paso, TX 79998-1537
 513715413 EDI: BECKLEE.COM May 08 2018 03:03:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513044714 +EDI: CHASE.COM May 08 2018 03:03:00 Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
 513044715 +EDI: CITICORP.COM May 08 2018 03:03:00 Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
 513044717 +EDI: CIAC.COM May 08 2018 03:03:00 Citimortgage, PO Box 9438, Dept 0251, Gaithersburg, MD 20898-9438
 513044718 EDI: DISCOVER.COM May 08 2018 03:03:00 Discover, PO Box 15316, Wilmington, DE 19850-5316
 513515394 EDI: DISCOVER.COM May 08 2018 03:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 513044720 +EDI: FSAE.COM May 08 2018 03:04:00 First Source, 205 Bryant Woods South, Amherst, NJ 14228-3609
 513561738 EDI: FORD.COM May 08 2018 03:03:00 Lincoln Automotive Financial Services, Dept 55953, P O Box 55000, Detroit MI 48255-0953
 513044722 EDI: FORD.COM May 08 2018 03:03:00 Lincoln Automotive Financial Services, PO Box 220564, Pittsburgh, PA 15257-2564
 513652060 EDI: BL-BECKET.COM May 08 2018 03:04:00 Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513044723 +EDI: MID8.COM May 08 2018 03:03:00 Midland Credit MGMT IN, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
 513044726 +E-mail/Text: egssupportservices@alorica.com May 07 2018 23:47:11
 NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
 513153077 EDI: RECOVERYCORP.COM May 08 2018 03:03:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513044721 ##+Frederick J Hanna & Associates, PC, 1427 Roswell Road, Marietta, GA 30062-3668

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 32

Date Rcvd: May 07, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Lincoln Automotive Financial Services
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kimberly A. Wilson on behalf of Debtor Dennis A Saunders, Jr. wilson.schroedinger@comcast.net
Linda McMackin ecf@njmcmackin.com, nj46@ecfcbis.com
William E. Craig on behalf of Creditor Lincoln Automotive Financial Services
mortoncraigecf@gmail.com, mortoncraigecf@gmail.com

TOTAL: 7